

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

In re: Tommy Lee Key
Davina Marie Key

Case No. 17-22598
Chapter 13
Honorable: Daniel S. Opperman

Debtor(s)

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CHAPTER 13 POST CONFIRMATION PLAN MODIFICATION

NOW COMES the Debtor, Tommy Lee Key and Davina Marie Key, by and through their Attorney, Coon & Elmy, P.C. by Shantele D. Elmy (P67108), and hereby proposes to modify the Chapter 13 Plan as follows.

1. The Debtors filed their Chapter 13 Plan on December 30, 2017. Said Chapter 13 Plan called for payments of \$150 biweekly and 50% of tax refunds per year.
2. Debtor Wife had to take medical leave due to it being unsafe for her to work in the public with an autoimmune disease during the current pandemic. She has been off work since March 19, 2020.
3. Debtors have remained current with their Chapter 13 payments despite Mrs. Key not working.
4. Debtors propose to keep their tax refunds to be used for paying household bills since Mrs. Key is not able to work until it is safe again.
5. The debtors file separate tax returns. Mr. Key received a total of \$478 in state and federal refunds. Mrs. Key received \$5218 from federal and owed the State of Michigan \$1743. She has paid her state income taxes from her federal refund.
6. This plan modification will decrease the amount available to general unsecured creditors.
7. That all other provisions of the Chapter 13 Plan shall remain unchanged.

Dated: May 18, 2020

/s/ SHANTELE D. ELMY
SHANTELE D. ELMY (P67108)
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**LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY [LBR
3015-1(b)(1)]:**

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	95,000.00	1020,156.00	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	7800.00	0.00	7800.00	7800.00	0.00
JEWELRY	100.00	0.00	100.00	100.00	0.00
CASH/BANK ACCOUNTS	117.00	0.00	117.00	117.00	0.00
VEHICLES	5,530.00	0.00	5,530	5,530.00	0.00
OTHER	10,400.00	10,400	0	0	0.00

Amount available upon liquidation	\$	<u>0.00</u>
Less administrative expenses and costs	\$	<u>0.00</u>
Less priority claims.....	\$	<u>0.00</u>
Amount Available in Chapter 7	\$	<u>0.00</u>

PLAN PAYMENTS:		TOTALS
PAID TO DATE		
REMAINING PAYMENTS: (Multiply) 21 x	\$150.00	\$ 3,150.00
Estimated Tax Refunds:	□□□□□□□□□□□□□□□□	\$
TOTAL ESTIMATED PLAN PAYMENTS:	□□□□□□□□□□□□□□□□	\$ 3150.00
DISBURSEMENTS:	□□□□□□□□□□□□□□□□	□□□□□□□□□□□□□□
Trustee Fees	\$ 166.95	□□□□□□□□□□□□□□
Attorney Fees	\$ 600.00	□□□□□□□□□□□□□□
House Payments:	\$	□□□□□□□□□□□□□□
Escrow:	\$	□□□□□□□□□□□□□□
Arrearage (including interest):	\$	□□□□□□□□□□□□□□
SECURED CLAIMS (INCLUDING INTEREST):	□□□□□□□□□□□□□□□□	□□□□□□□□□□□□□□
Creditor:	\$	□□□□□□□□□□□□□□
Creditor:	\$	□□□□□□□□□□□□□□
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Creditor:	\$	□□□□□□□□□□□□□□
SPECIAL UNSECURED CLAIMS:	□□□□□□□□□□□□□□□□	□□□□□□□□□□□□□□
Creditor:	\$	□□□□□□□□□□□□□□
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Creditor:	\$	□□□□□□□□□□□□□□
TOTAL ADMINISTRATIVE, SECURED AND	□□□□□□□□□□□□□□□□	\$ 766.95
ESTIMATED FUNDS FOR UNSECURED	□□□□□□□□□□□□□□□□	\$ 2383.05
Priority Claims Per Schedule "E"	□□□□□□□□□□□□□□□□	\$
Estimated Funds for Non-Priority Unsecured Claims	□□□□□□□□□□□□□□□□	\$ 2383.05
Unsecured Claims	\$ 13,702.47	□□□□□□□□□□□□□□
Secured Deficiency Claims	\$	□□□□□□□□□□□□□□
Total Non-Priority Unsecured Claims	□□□□□□□□□□□□□□□□	\$ 13,702.47
ESTIMATED PERCENTAGE DIVIDEND TO NON-PRIORITY UNSECURED CLAIMS	□□□□□□□□□□□□□□□□	61 %

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ORDER APPROVING MODIFIED POST CONFIRMATION CHAPTER 13 PLAN

The Chapter 13 debtor(s) herein having filed a Notice seeking confirmation of their Post-Confirmation Modified Chapter 13 Plan and a copy of the post-confirmation Modified Plan and Notice having been mailed out to all creditors and interested parties as appears from the certificate of Service filed with the Court and all objections, if any, having been resolved to the proposed Modified Chapter 13 Plan and the Court finding that each of the requirements for confirmation of the Chapter 13 Plan pursuant to 11 U.S.C. §1325(a) have been met and the Court being otherwise fully advised in the premises;

IT IS HEREBY ORDERED that the debtors' post-confirmation Modified Chapter 13 Plan filed with the Court on May 18, 2020 shall be and hereby is confirmed by the Court;